

**Fill in this information to identify the case:**

Debtor 1 Lon K. Kominski

Debtor 2 Sueann Kominski  
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PACase number 18-05198 MJC**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information****Name of Creditor:** The Bank of New York Mellon, F/K/A The Bank of  
New York as trustee for registered Holders of  
CWABS, Inc., Asset-Backed Certificates, Series  
2005-13**Court claim no. (if known):** 7**Last 4 digits of any number you use to identify the debtor's account:** 8047**Property address:**572 Winterdale Road  
Starlight, PA 18461**Part 2: Prepetition Default Payments***Check one:*☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment***Check one:*☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 1,172.64b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00c. Total. Add lines a and b. (c) \$ 1,172.64Creditor asserts that the debtor(s) are contractually obligated for 01 / 01 / 2024  
the postpetition payment(s) that first became due on:

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

*x/s/ Michael Farrington*

Date 02/12/2024

Michael Farrington  
12 Feb 2024, 15:33:46, EST

KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 16106  
215-627-1322  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Attorney for Creditor

		Post Suspense Short Fall Balance			-\$244.50
Transaction Type	Transaction Date	Amount Received	Post-petition Due Date	Post Amt Due Per PCN	Contractual Amt Applied
Beginning Balance	12/11/2018	\$0.00	12/1/2018		
Post-Petition	01/11/19	\$713.00			
Post-Petition	02/28/19	\$800.00	1/1/2019	\$865.17	\$865.17
Post-Petition	03/29/19	\$866.00	2/1/2019	\$865.17	\$865.17
Post-Petition	04/24/19	\$866.00	3/1/2019	\$865.17	\$850.30
Post-Petition	06/05/19	\$866.00	4/1/2019	\$865.17	\$844.39
Post-Petition	07/02/19	\$866.00	5/1/2019	\$865.17	\$865.17
Post-Petition	07/25/19	\$866.00	6/1/2019	\$865.17	\$865.17
Post-Petition	08/28/19	\$866.00	7/1/2019	\$865.17	\$865.17
Post-Petition	09/25/19	\$866.00	8/1/2019	\$865.17	\$865.17
Post-Petition	11/01/19	\$866.00	9/1/2019	\$865.17	\$865.17
Post-Petition	12/02/19	\$866.00	10/1/2019	\$865.17	\$865.17
Post-Petition	01/09/20	\$866.00	11/1/2019	\$865.17	\$865.17
Post-Petition	02/12/20	\$866.00	12/1/2019	\$865.17	\$865.17
Post-Petition	03/26/20	\$866.00	1/1/2020	\$865.17	\$865.17
Post-Petition	04/23/20	\$729.00	2/1/2020	\$865.17	\$865.17
Post-Petition	06/02/20	\$730.00	3/1/2020	\$728.62	\$728.62
Post-Petition	06/19/20	\$728.00	4/1/2020	\$728.62	\$728.62
Post-Petition	07/27/20	\$729.00	5/1/2020	\$728.62	\$728.62
Post-Petition	08/31/20	\$730.00	6/1/2020	\$728.62	\$728.62
Post-Petition	10/12/20	\$730.00	7/1/2020	\$728.62	\$728.62
Post-Petition	11/02/20	\$730.00	8/1/2020	\$728.62	\$728.62
Post-Petition	11/25/20	\$730.00	9/1/2020	\$728.62	\$728.62
Post-Petition	12/28/20	\$730.00	10/1/2020	\$728.62	\$728.62
Post-Petition	01/25/21	\$730.00	11/1/2020	\$728.62	\$728.62
Post-Petition	02/25/21	\$730.00	12/1/2020	\$728.62	\$728.62
Post-Petition	03/23/21	\$730.00	1/1/2021	\$728.62	\$728.62
Post-Petition	04/14/21	\$730.00	2/1/2021	\$728.62	\$728.62
Post-Petition	05/20/21	\$730.00	3/1/2021	\$731.69	\$731.69
Post-Petition	06/23/21	\$730.00	4/1/2021	\$731.69	\$731.69
Post-Petition	07/26/21	\$730.00	5/1/2021	\$731.69	\$731.69
Post-Petition	09/07/21	\$730.00	6/1/2021	\$731.69	\$731.69
Post-Petition	10/06/21	\$730.00	7/1/2021	\$731.69	\$731.69
Post-Petition	11/03/21	\$730.00	8/1/2021	\$731.69	\$731.69
Post-Petition	11/24/21	\$1,460.00	9/1/2021	\$731.69	\$731.69
Post-Petition	11/24/21		10/1/2021	\$731.69	\$731.69
Post-Petition	01/11/22	\$730.00	11/1/2021	\$731.69	\$731.69
Post-Petition	02/07/22	\$730.00	12/1/2021	\$731.69	\$731.69
Post-Petition	03/31/22	\$1,460.00	1/1/2022	\$731.69	\$731.69
Post-Petition	03/31/22		2/1/2022	\$731.69	\$731.69
Post-Petition	04/21/22	\$730.00	3/1/2022	\$730.78	\$730.78
Post-Petition	06/13/22	\$730.00	4/1/2022	\$730.78	\$730.78
Post-Petition	07/06/22	\$730.00	5/1/2022	\$730.78	\$730.78
Post-Petition	08/08/22	\$730.00	6/1/2022	\$730.78	\$684.26
Post-Petition	09/19/22	\$730.00	7/1/2022	\$730.78	\$730.78
Post-Petition	10/31/22	\$730.00	8/1/2022	\$730.78	\$730.78
Post-Petition	11/29/22	\$730.00	9/1/2022	\$730.78	\$730.78

[illegible]

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

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**IN RE: Sueann Kominski**

**Lon K. Kominski Jr. aka Lon  
Kevin Kominski, Jr. aka Lon Kominski,  
Jr. aka Lon Kominski**

**Debtor(s)**

**The Bank of New York Mellon, F/K/A  
The Bank of New York as trustee for  
registered Holders of CWABS, Inc.,  
Asset-Backed Certificates, Series 2005-13  
Movant**

**vs.**

**Sueann Kominski  
Lon K. Kominski Jr. aka Lon Kevin  
Kominski, Jr. aka Lon Kominski, Jr. aka  
Lon Kominski**

**Debtor(s)**

**Jack N. Zaharopoulos,**

**Trustee**

**BK NO. 18-05198 MJC**

**Chapter 13**

**Related to Claim No. 7**

**CERTIFICATE OF SERVICE**

**RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Michael P. Farrington of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on February 12, 2024, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)

Sueann Kominski  
572 Winterdale Road  
Starlight, PA 18461

Lon K. Kominski Jr. aka Lon Kevin Kominski, Jr.  
aka Lon Kominski, Jr. aka Lon Kominski  
572 Winterdale Road  
Starlight, PA 18461

Attorney for Debtor(s) (via ECF)

C. Stephen Gurdin, Jr., Esq.  
67- 69 Public Square, Suite 501  
Wilkes-Barre, PA 18701-2512

Trustee (via ECF)

Jack N. Zaharopoulos  
8125 Adams Drive  
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail.

Dated: February 12, 2024

/s/ Michael P. Farrington

Michael P. Farrington Esq.  
Attorney I.D. 329636  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
(215) 825-6488  
mfarrington@kmlawgroup.com